

A photograph of a man with a beard and a striped shirt holding a young child in a park. The man is smiling and looking down at the child, who is laughing joyfully. The background shows a grassy field and trees under a bright sky. The image is partially overlaid by a large orange and yellow diagonal graphic in the bottom right corner.

AustralianSuper

Live the life  
you want

with the right financial advice

July 2022



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At AustralianSuper, we're here to help you create the future you want. That starts with knowing what your options are, then getting financial advice that's right for you.

# Change your financial future for the better

Getting the right advice now can make a difference.

With the right advice, you can change your financial future and shape your life the way you want it to be.

Whether you're saving for your first home, nearing retirement or just protecting yourself and your family from the unknown, good advice now may make a big difference – the difference between living the life you want when you stop working, or missing out on essential things that could make your life all that much sweeter.



# Putting you first

Financial advisers who work with AustralianSuper members put your best interests first.

In providing financial advice to you, your adviser is required to:

- act honestly, with integrity and in your best interests at all times
- obey all relevant laws including the Financial Planner and Adviser Code of Ethics
- comply with industry standards and community expectations of professional practice and conduct
- maintain a program of ongoing professional development
- provide advice on a fee-for-service basis only after agreement with you
- help you make alternative arrangements if it's in your best interests to receive advice from another provider, or it's not in your best interests to keep your AustralianSuper account.

Join Australia's largest  
super fund today

Visit [australiansuper.com/join](https://australiansuper.com/join)

Call **1300 300 273**

(8am to 8pm AEST/AEDT weekdays)

Let's get started



# Getting started

Understanding your options comes first. We have a mix of advice options to help you every step of the way.



## Online

Contact us through **Live Chat** at **australiansuper.com** or via our app, for general information about your super. And to check out the series of online calculators to help you plan for a better future, visit **australiansuper.com/calculators**

Or if you're simply after some more information on our advice options, visit **australiansuper.com/advice**



## Simple\*

Call us on **1300 300 273**, and ask to speak with a member of the advice team for simple, personal advice on:

- making an investment choice
- adding extra to your super
- transition to retirement and account based pension options
- sorting your insurance.

\* There's no charge for general advice about your super account. The financial advice you receive will be provided by Link Advice Pty Ltd ABN 36 105 811 836, AFSL 238145 and will be their responsibility. Personal product advice provided may attract a fee, which will be outlined before any work is completed and is subject to your agreement.



## Comprehensive†

For broader advice, meeting face-to-face with an adviser can help when you want a detailed financial plan and have a number of financial matters to think about. And where available, you have the option to meet with an adviser using a secure video link from the comfort of your own home.

Arrange an appointment at [australiansuper.com/find-an-adviser](https://australiansuper.com/find-an-adviser)



## Webinars

Our free online webinars are an easy way to learn about managing super or planning for retirement. You can access our webinars from the comfort of your own home.

Register at [australiansuper.com/webinars](https://australiansuper.com/webinars)

† AustralianSuper has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of financial advice to members of AustralianSuper. Advice is provided by financial advisers who are Authorised Representatives of IFS. Fees may apply. Further information about advice services is in the relevant Financial Services Guide, available by calling 1300 138 848. IFS is responsible for any advice given to you by its Authorised Representatives.

### Next steps

When you've decided to look after what's important to you and your family, and want to grow and protect your future with expert advice, you can simply start with our website and online calculators, or call us to see how we can help.



# How your adviser can help

To live the life you want, your adviser can help you:

- budget and manage your money
- choose the right investment strategy
- plan for your retirement
- protect you and your family
- make the most of your super



# How much will I pay?

We're all different, so everyone needs different advice.

## General information

There's no cost involved if it's just general information you're after, because the cost is covered in your membership with us.

You can also start by checking out our website and online calculators.

### What do I get?

#### No fee

- Investment options information
- Insurance information
- Adding extra to your super information

## Simple personal advice

For simple, personal advice on your investment options, insurance, or adding extra to your super, there's no additional cost as it's included in your membership.

For more personal advice over-the-phone, such as transition to retirement (TTR) and starting a pension account, a small fee may be payable.

### What do I get?

#### No fee

- Investment options advice
- Insurance advice
- Adding extra to your super advice

#### Small fee

- Pension account advice
- Transition to retirement (TTR) advice

## Comprehensive advice

Conducted face-to-face or if available, by using a secure video link from the comfort of your own home. The adviser gets to understand your needs and goals to prepare a *Statement of Advice* (SOA) for you, where a once off fee will apply.

And don't worry, you'll agree to any costs up front in writing before you continue. Even better, there's no cost for your first meeting.

### What do I get?

#### Once off fee

- *Statement of Advice* (SOA) - a tailored document that details the why and how of the comprehensive advice you need to help you achieve your best possible financial future.

# What you get with comprehensive advice\*

The thought of paying for financial advice may seem impossible if you're living from pay to pay.

But the good news is you may be able to choose to pay for advice from your AustralianSuper account.

As long as the advice is solely related to your AustralianSuper account – and this covers all our super and retirement income accounts – you can depend on this simple and convenient way to pay for your advice.



## 1. Getting to know you

There's no charge for your first appointment – and it's all about you. Your personal and financial circumstances and what's important to you are discussed. Your adviser can then help determine the nature and complexity of advice you need and discuss any costs involved. No personal financial advice is provided in your first meeting.



## 2. Setting a plan

With the information from your first meeting, and with your agreement, your adviser researches solutions available and develops a personalised financial plan – a Statement of Advice (SOA). This outlines the best way forward to meet your personal and financial goals.



## 3. Presenting the plan

Your adviser outlines the recommendations in the SOA, and explains how the advice meets your goals and is in your best interests. They also answer any questions you may have about the advice and the next steps forward.



## 4. Taking action

Advice is only good advice if it's put into action. Once you're comfortable with the recommendations, your adviser puts the plan in place and keeps you informed at every step.

\* Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Some personal advice may attract a fee, which would be outlined before any work is completed and is subject to your agreement. With your approval, the fee for advice relating to your AustralianSuper account may be deducted from your AustralianSuper account subject to eligibility criteria.

# How types of advice could work



## Johanna, 43 years

She's returning to work after raising her family and has started doing her own fact finding.

She's looking at ways to boost her super to make up for lost time. She uses the **Super Projection Calculator** on our website, to see how much money she may need in retirement and learn about ways she can grow her super savings in just a few minutes.



## Marius, 53 years

He's starting to think seriously about his super and has some questions about whether he's invested in the right options.

He doesn't want to be short on money in retirement. He calls and speaks with an adviser who helps him understand the investment options available and advice on an appropriate investment strategy for him.



## Gerry, 64 years

He's planning to retire in 12 months. His wife retired three years ago and is on a disability pension.

They have an investment property and aren't sure how this will impact their Centrelink entitlements.

He makes an appointment to see a financial adviser to discuss their situation and get a comprehensive financial plan.

# Be super smart

Find out more about your advice options.

Call **1300 300 273** and ask to speak to a member of the advice team  
8am to 8pm AEST/AEDT weekdays

Visit [australiansuper.com/advice](https://australiansuper.com/advice)



This document was issued in July 2022. This may include general financial advice which doesn't take into account your personal objectives, financial situation or needs. Before making a decision consider if the information is right for you and read the relevant Product Disclosure Statement, available at [australiansuper.com/pds](https://australiansuper.com/pds) or by calling **1300 300 273**.

A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at [australiansuper.com/tmd](https://australiansuper.com/tmd)

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Online calculators allow you to explore your potential options in more detail. The financial outcomes provided by our online calculators, should be read together with the relevant Product Disclosure Statement. These outcomes are reliant on the accuracy of the information you have entered and before taking action you will need to consider the appropriateness of the financial outcomes, taking into account your objectives, financial situation and needs.

Readers Digest Most Trusted Brands – Superannuation category winner for ten years' running 2013–2022, according to research conducted by independent research agency Catalist Research. Awards and ratings are only one factor to be taken into account when choosing a super fund.

AustralianSuper received the Canstar Outstanding Value Award for Superannuation in 2022, and Account Based Pension in 2021. Awards and ratings are only one factor to be taken into account when choosing a super fund [canstar.com.au/star-rating-reports/superannuation/](https://canstar.com.au/star-rating-reports/superannuation/)